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PHLY-24,732

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PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan Philyaw and David Kent Mathews

Serial No.: 09/382,426

Filed: August 24, 1999

Group: 3625

Examiner: Mark A. Fadok

For: Method and Apparatus for Completing, Securing and Conducting an E-Commerce Transaction

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

5/1/06  
(Date of Deposit)Gregory M. Howison  
(Name of Person Mailing Document)

(Signature)

5/1/06  
(Date of Signature)**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

In response to the Final Office Action dated October 31, 2005, please amend the above-referenced patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.

AMENDMENT AND RESPONSE  
S/N 09/382,426  
Atty. Dkt. No. PHLY-24,732